

In re:
Pamela Darlene Johnson
Debtor(s)

Case No. 20-14817-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 05, 2021

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2021:

Recip ID	Recipient Name and Address
db	+ Pamela Darlene Johnson, 323 Lincoln Avenue, Nazareth, PA 18064-2610
aty	+ MICHAEL A. CATALDO2, Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14571048	+ Bank of America, N. A., P.O. Box 982284, El Paso, TX 79998-2284
14571056	+ Dennis Johnson, 919 East. 4th Street, Bethlehem, PA 18015-1903
14571058	+ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
14571059	+ Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14571060	+ Harley-Davidson Credit Corporation, PO Box 9013, Addison, TX 75001-9013
14571065	+ Met-Ed, 101 Crawford's Corner Rd, Bldg #1, Suite 1-511, Holmdel, NJ 07733-1976
14571066	Midland Funding, LLC, P.O. Box 2001, Warren, MI 48090-2001
14571069	+ NBMA, PO Box 194, Nazareth, PA 18064-0194
14571067	+ Nazareth Borough, 134 S.Main Street, Nazareth, PA 18064-2015
14571068	+ Nazareth Borough Muni Authority, PO Box A, Nazareth, PA 18064-0450
14571070	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14571071	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court:, People First FCU, 2141 Downyflake Lane, Allentown, PA 18103
14571073	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14571074	+ Pierce & Steirer, LLC, 124 Belvidere Street, Nazareth, PA 18064-2114
14571078	+ Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@ccpclaw.com	Jan 06 2021 02:46:00	MICHAEL A. CIBIK2, Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
smg	EDI: PENNDEPTREV	Jan 06 2021 06:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 06 2021 02:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 06 2021 02:46:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreign03.ph.ecf@usdoj.gov	Jan 06 2021 02:46:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908

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14571045	+ EDI: GMACFS.COM	Jan 06 2021 06:13:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
14571046	EDI: BECKLEE.COM	Jan 06 2021 06:13:00	American Express National Bank, c/o Becket and Lee LLP, PO BOX 3001, Malvern, PA 19355-0701
14571047	+ EDI: BANKAMER.COM	Jan 06 2021 06:13:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14571053	Email/Text: megan.harper@phila.gov	Jan 06 2021 02:46:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14571054	Email/Text: megan.harper@phila.gov	Jan 06 2021 02:46:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14571049	+ Email/Text: bankruptcy@cavps.com	Jan 06 2021 02:46:00	Calvary SPVI, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14571050	+ EDI: CAPITALONE.COM	Jan 06 2021 06:13:00	Capital One Bank, PO BOX 71083, Charlotte, NC 28272-1083
14571051	+ Email/Text: ecf@ccplaw.com	Jan 06 2021 02:46:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14571055	+ Email/Text: bankruptcy@philapark.org	Jan 06 2021 02:46:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14571057	EDI: DISCOVER.COM	Jan 06 2021 06:13:00	Discover Bank, Discover Products, Inc., P.O. Box 3025, New Albany, OH 43054-3025
14571061	EDI: IRS.COM	Jan 06 2021 06:13:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14571063	EDI: JEFFERSONCAP.COM	Jan 06 2021 06:13:00	Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56303
14571064	Email/PDF: resurgentbknotifications@resurgent.com	Jan 06 2021 02:16:30	LVNV Funding, Resurgent Capital Services, PO box 10587, Greenville SC 29603-0587
14571075	EDI: PRA.COM	Jan 06 2021 06:13:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
14571072	+ Email/Text: bankruptcy@philapark.org	Jan 06 2021 02:46:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895
14571076	EDI: Q3G.COM	Jan 06 2021 06:13:00	Quantum3 Group LLC For CF Medical LLC, PO BOX 788, Kirkland, WA 98083-0788
14573337	+ EDI: AIS.COM	Jan 06 2021 06:13:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14571077	+ EDI: AIS.COM	Jan 06 2021 06:13:00	T-Mobile USA, 4515 N. Sante Fe Avenue, Oklahoma City, OK 73118-7901

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14571626	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14571052	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14571062	*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14573444	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2021 at the address(es) listed below:

Name	Email Address
MICHAEL A. CATALDO2	on behalf of Debtor Pamela Darlene Johnson ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CIBIK2	on behalf of Debtor Pamela Darlene Johnson ecf@ccpclaw.com igotnotices@ccpclaw.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:		
Debtor 1:	Pamela Darlene Johnson	Social Security number or ITIN: xxx-xx-6943
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 12/22/20
Case number:	20-14817-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Pamela Darlene Johnson	
2. All other names used in the last 8 years	aka Pamela D. Johnson	
3. Address	323 Lincoln Avenue Nazareth, PA 18064	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: ecf@ccpclaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 1/5/21

For more information, see page 2

Debtor **Pamela Darlene Johnson**

Case number **20-14817-pmm**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 2, 2021 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 4/3/21 Filing deadline: 3/2/21 Filing deadline: 6/20/21 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$775.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 3/11/21 at 10:00 AM , Location: 201 Penn Street, 4th Floor, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	